

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 10-14421-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest E. Stellings  
aka Ernest Everett Stellings, aka Ernie  
Stellings  
46771 Keswick Square  
Potomac Falls, VA 20165

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):  
Debtor: xxx-xx-5820

Employer Tax-Identification (EIN) No(s). (if any):  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Ernest E. Stellings is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: September 13, 2010

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 10-14421

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 21

Date Rcvd: Sep 13, 2010

The following entities were noticed by first class mail on Sep 15, 2010.

db +Ernest E. Stellings, 46771 Keswick Square, Potomac Falls, VA 20165-3543  
cr County of Loudoun, Virginia, Attn: Collections/Bankruptcy Div., PO Box 347 (MSC#31),  
Leesburg, VA 20178-0347

9723575 +Amerinational Management Services, Inc., P.O. Box 149007, Orlando, FL 32814-9007  
9723576 +BAC Home Loan Servicing, P.O. Box 5170, Simi Valley, CA 93062-5170  
9723580 +County of Loudoun, Office of the Treasurer, P.O. Box 1000, Leesburg, VA 20177-1000  
9758015 County of Loudoun VA, Courtney R Sydnor, One Harrison Street SE 5th Fl(MSC06),  
Leesburg, VA 20175-3102

9723583 +Infinity Financial Services, P.O. Box 660360, Dallas, TX 75266-0360  
9723585 +Porsche Financial Services, 4343 Commerce Court, Suite 300, Lisle, IL 60532-3616  
9751491 Treasurer County of Loudoun Va, Attn:Collections/Bankruptcy Div, PO Box 347(MSC31),  
Leesburg, VA 20178-0347

9723587 +U.S. Department of Education, P.O. Box 530260, Atlanta, GA 30353-0260  
9723589 +United States Trustee, 115 South Union Street, Suite 210, Alexandria, VA 22314-3361

The following entities were noticed by electronic transmission on Sep 14, 2010.

9723574 +EDI: AMEREXPR.COM Sep 13 2010 21:58:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270

9723573 +EDI: AMEREXPR.COM Sep 13 2010 21:58:00 American Express, P.O. Box 650448,  
Dallas, TX 75265-0448

9723577 +EDI: BANKAMER.COM Sep 13 2010 21:58:00 Bank of America, P.O. Box 15026,  
Wilmington, DE 19850-5026

9723578 +EDI: CAPITALONE.COM Sep 13 2010 21:58:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083

9723579 +EDI: SEARS.COM Sep 13 2010 21:58:00 CitiCorp/Sears, P.O. Box 183082,  
Columbus, OH 43218-3082

9723581 +EDI: BANKAMER.COM Sep 13 2010 21:58:00 FIA Card Services, P.O. Box 15019,  
Wilmington, DE 19886-5019

9723582 +EDI: HFC.COM Sep 13 2010 21:58:00 HSBC/Best Buy, P.O. Box 15521,  
Wilmington, DE 19850-5521

9723584 EDI: IRS.COM Sep 13 2010 21:58:00 Internal Revenue Service, Insolvency Units,  
400 N. 8th Street, Box 76, Richmond, VA 23219

9723586 +EDI: NEXTEL.COM Sep 13 2010 21:58:00 Sprint, P.O. Box 54977, Los Angeles, CA 90054-0977  
9723588 +EDI: WFFC.COM Sep 13 2010 21:58:00 Wells Fargo Card Services, P.O. Box 10347,  
Des Moines, IA 50306-0347

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Primus Automotive Financial Services, Inc. d/b/a P

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2010

Signature:

